

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION

IN RE:
GLORIA PINA
DEBTOR

CHAPTER 13 PROCEEDING:
11-70523-M-13

TRUSTEE'S REPORT OF 341(A) MEETING

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

The meeting of creditors in the above referenced Chapter 13 proceeding was held on October 06, 2011, pursuant to Section 341 of the Bankruptcy Code. The Debtor appeared and submitted to the examination. Upon examination of the statements of counsel, the testimony at said meeting, and a review of the Plan, the attached Summary and Analysis of Chapter 13 Plan, and papers on file in this cause, it appears to your Trustee that:

1. All filing fees have been paid or will be paid through the Plan.
2. The Plan has been proposed in good faith and not by any means prohibited by law.
3. The amount to be distributed to each allowed unsecured claim is not less than would be paid if the estate liquidated under Chapter 7 Bankruptcy Code.
4. The Debtor's budget reflects a good faith estimate of income and reasonable living expenses and shows an apparent ability to fund the plan.
5. The Trustee recommends that claims be treated as shown on the attached Summary and Analysis of Chapter 13 Plan until such time as the Creditor(s), Debtor or other interested party institutes an action to object to or modify such claim.
6. The Trustee further recommends that no property received by the Trustee for the purpose of distribution under the Plan shall revert in the Debtor except to the extent that it may be in excess of the amount needed to pay claims under the Plan.
7. The Plan as proposed in the Summary and Analysis of Chapter 13 Plan should be confirmed.

Respectfully Submitted: December 22, 2011

/s/ CINDY BOUDLOCHE

CINDY BOUDLOCHE
CHAPTER 13 TRUSTEE
555 N. Carancahua Ste 600
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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
McAllen Division

SUMMARY AND ANALYSIS OF CHAPTER 13 PLAN

RE: GLORIA PINA

Case No.: 11-70523-M-13

Attorney

Name: THE STONE LAW FIRM PC (M)

Attorney fees paid direct	726.00
Amount to be paid through the Plan	2,774.00

Budget

Total net monthly income	1,702.77
Total monthly expenses	1,526.00
Difference	176.77

Plan Payment		175.00
Plan Base	8,400.00	Duration of Plan
		48

Gross amount from Debtor(s)	8,400.00
Less administrative expense	\$662.68
Net available to Creditors	7,737.32

Creditor	Amount of Claim	Value of Collateral	Int Rate	1st/Last Pmt (Est)	Estimated Total
<u>Priority</u>					
IRS SPECIAL PROCEDURES BRANCH	0.00	0.00	0.00		0.00
THE STONE LAW FIRM PC (M)	2,774.00	0.00	0.00		2,774.00

<u>Secured</u>					
CONNS	2,600.00	2,600.00	0.00	18/39	2,600.00
HSBC BANK	800.00	0.00	5.25	18/39	883.75

Total priority and secured	6,257.75
Amount available to unsecured	1,479.57
Total unsecured	19,453.71
Percentage to unsecured	7.61%

* Amount in excess of value of collateral to be treated as unsecured.

** Special class unsecured listed under priority

SUMMARY
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ANALYSIS

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DEBTORS:
GLORIA PINACASE NO:
11-70523-M-13

Unsecured Creditors	Amount Of Claim	% Paid	Amount to be Paid
CONNS	369.52	7.61 %	28.10
DSRM NATL BK DIAMOND SHAM	473.81	7.61 %	36.04
FIA CARD SERVICES	15,505.02	7.61 %	1,179.25
SPRINT NEXTEL	136.80	7.61 %	10.40
TARGET NATIONAL BANK	2,568.56	7.61 %	195.35
Unsecured Creditors (Not Filed)	Amount Of Claim	% Paid	Amount to be Paid
PARRA LOAN	400.00	7.61 %	30.42
Total	19,453.71		1,479.56

The following claims shall be paid directly by the Debtor(s):

HIDALGO COUNTY	2011 AND FUTURE TAXES	0.00
HSBC	FURNITURE APPLIANCES	2,145.00
LFD HOME FURNISHINGS	LIVING ROOM SET	2,271.21
WELLS FARGO HOME MORTGAGE	MTG	66,833.00

The following claims will be settled by surrender of collateral:

GEMB	BDRM SET	1,871.00
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The following liens are avoided pursuant to 11 USC 522 (f) and the creditors' secured claims will be treated as unsecured:

THIS SUMMARY AND ANALYSIS REPRESENTS THE DEBTOR'S FINAL PLAN.

12/14/2011